

METHOD AND APPARATUS FOR SCREENING A POTENTIAL
CUSTOMER AND ASSIGNING AN ACCOUNT NUMBER TO THE
POTENTIAL CUSTOMER
ACROSS A GLOBAL COMPUTER NETWORK

ABSTRACT

A system and method for screening a potential customer and assigning an account number to the potential customer prior to permitting the potential customer to purchase products or services from an automated seller facility over a computer network, such as the Internet, is disclosed. The potential customer enters customer data into a user interface to be received by the seller in the automated seller facility so that the seller can check the potential customer's qualifications. The invention includes performing an initial screening to determine whether the potential customer is qualified to purchase the products or services from the seller. If the potential customer passes the initial screening, an account number is issued to the potential customer. The account number allows the potential customer further access to the automated seller facility so that the potential customer may make an offer to purchase products or services while the automated seller facility performs a complete screening.